

Exhibit 18

CGU

CGU Southern New England
1 Constitution Way
Foxborough, MA 02035-2661

September 27, 2000

Ms. Bernadine Griffith



Dear Bernadine,

We regret to inform you that effective today, Wednesday, September 27, 2000, your employment as a Programmer Analyst II at CGU is terminated.

Your supervisors put you on final warning for attendance and tardiness on July 27, 2000. The expectations set in that final warning were not to be absent or tardy to work for a period of 90 days, or to call in vacation dates. As stated on the final warning, violation of these expectations would result in termination. On September 11-13, 2000, you called in sick in violation of this warning. It is our responsibility to maintain a productive work environment. Consequently, we feel there is no alternative to terminating your employment.

Judy Volente is available to discuss your benefit options.

Sincerely,



Mike Sisto
Application Manager